Xpert Digital

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Simplifying loans, **digitally**

www.lendingworkx.com

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Are You Still Offering
Loans Manually?

41%

of customers are already switching to banks offering superior digital lending solutions.

- McKinsey

32%

respondents are willing to switch banks offering better digital lending experience.

- McKinsey

38%

of customers prefer banks offering faster loan processing & instant disbursement.

- BCG

"

Consumer loan origination systems are a major source of competitive advantage for global banks.

- CEB TowerGroup

30% to 40%

time is wasted on non-core, automatable, disaggregated systems and manual tasks.

- Deloitte

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Why
Digital Lending?

← 2 to 3 months →

30 mins wait time

Travel to branch — **Meet with representative** — **Application submission** — **Application processing** — **Decisioning** — **Travel back to branch** — **Disbursement**

3 weeks

2 weeks

Traditional
vs
Digital

lendingworkx — APPLY NOW

24

Less than 24 hours

Congratulations Your loan has been approved

Apply via digital channels

Receive loan

Delivering
Impactful Results

51% Faster loan approvals

20.4% Decreased cost per loan

75% Increased application tracking

100% Automated compliance checks

33.5% Reduced attrition rates

2x Faster time to market for new loan products

Loan origination accounts for as much as **40%** of total lending costs – the ability to run effective and efficient origination processes is key to improving profit margins for the banks.

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Onboarding & Origination

- Comprehensive customer onboarding
- Registration
- Loans origination (configurable) journey

Loan Approval & Issuance

- STP & Manual multi-step approval configuration
- Issuance of loan
- Decentralized collateral printing
- Disbursement & collection

Product Catalog (CRM)

- Loan products creation
- Business segments
- Entitlements
- Eligibility definition

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An end-to-end digital lending solution with complete **LOS (front-end) to LPS (back-end)** processes

Documents Repository

- Documents collection
- Storage
- Printing
- Legalization

Risk Profiling

- API based integration for credit scoring check
- Risk Profiling
- Blacklist
- FATCA & local regulatory compliance

Back Office Portal

- Role based access to multiple teams
- Compliance & risk
- Management dashboard
- Operations
- Business teams

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30+ Secured & Unsecured Retail & SME Loan Products

Product Features

Retail Loan Products

SME Loan Products

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Product Features:
Eligibility Check, Customer Onboarding, Check Application Status, Credit Checks, Income Estimations, Debt Burden Ratio, Credit Scoring, Underwriting, Document Management, Lien Marking, Balance Transfer Facility, Repayment Schedule, Compliance Feedback, Policy Feedback, AML Feedback, Fraud Reviews, Discrepant Count, Portfolio TAT, Audit Trails, Workflow Activity Report

Retail Loan Products:
Home Equity Loan, Home Investment Loan, Mortgage Business Loan, Bridge Loan, Car Loan, Motorcycle Loan, Boat Loan, Caravan/RV Loan, Secured Personal Loan, Jewelry/Gold Loan, Commodity Financing, Personal Loan, Credit Cards, Overdraft, Study Loan, Payday Loan, Medical Loan

SME Loan Products:
Term Loans, Lines of Credit, Peer-to-Peer (P2P) Lending, Invoice Financing, Government Backed Loans, Merchant Cash Advances, Working Capital Loans, Equipment Financing, Asset Based Lending, Trade Finance

Secured Loans

Unsecured Loans

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![lendingworkx logo] **lendingworkx**
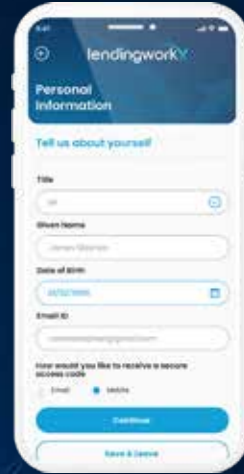
Intuitive Loan Application

Pre-Qualification

- Self-service Application
- Pre-filled & enriched
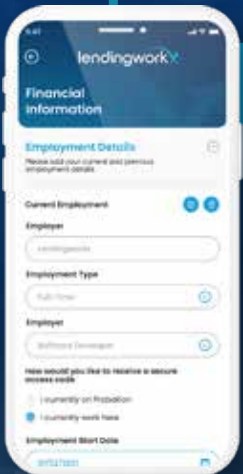- Digital document & data collection
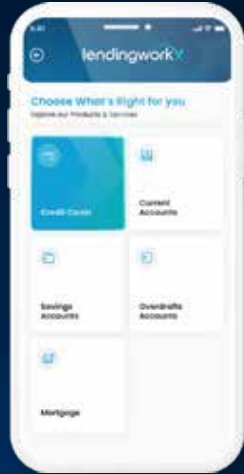
Product Selection

- Multi Product selection
- Income Verification Tools
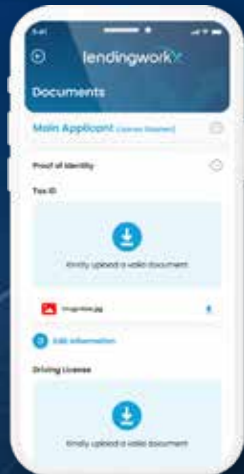- Liability Assessment

Personal Information
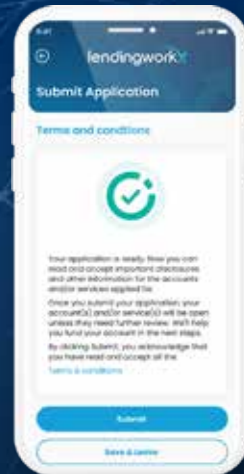
- ID Verification
- OTP verification
- Contact enrichment

Financial Information

- Income Verification Tools
- Credit Report Retrieval
- Asset & Liability Assessment

Document Upload

- Document Classification
- Secure Document Storage
- Batch Upload

Submit Application

- 360 customer view & Analytics
- Application Tracking
- Guarantor loan

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Robust Loan Processing System

Pre-Screening

- Soft Credit Pull
- Affordability Assessment
- KYC & Watch list Reviews

Credit Packaging

- Financial Analysis
- Credit scoring
- Loan Structuring/ Restructuring

Underwriting

- Collateralization
- Legal & Consent Review
- Straight Through Process (STP)

Offer Acceptance

- Digital offer management
- E-signature
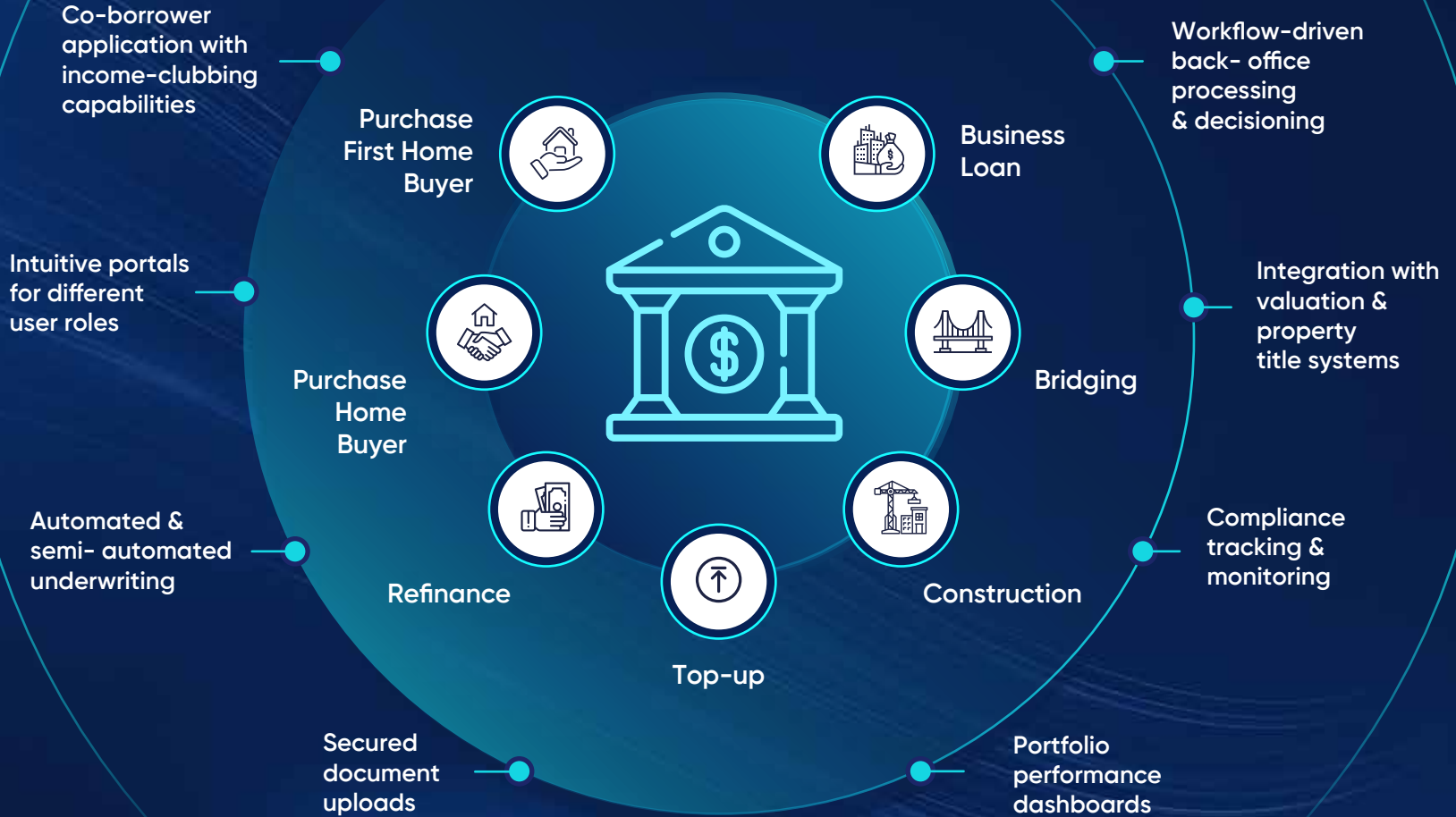- Instant funding

Due Diligence

- Capture disbursement Details
- Review demand promissory note
- Deferral documents collection

Closing

- Self-service repayments
- Full transparency
- Overview on financial wellness

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Modernizing Digital
Mortgage Loans

Co-borrower application with income-clubbing capabilities

Intuitive portals for different user roles

Automated & semi- automated underwriting

Secured document uploads

Purchase First Home Buyer

Purchase Home Buyer

Refinance

Top-up

Business Loan

Bridging

Construction

Workflow-driven back- office processing & decisioning

Integration with valuation & property title systems

Compliance tracking & monitoring

Portfolio performance dashboards

Empowering Banks with 100+ Digital Lending Functional Features

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ROBUST FEATURES	MODULE	DESCRIPTION
Self Assisted Journey	Origination	Origination journey started and completed by the applicant.
eSigning	Origination	Digitally sign the request and other documents based on configurations.
Liability Assessment	Origination	Applicant's existing debt assessment.
Loan Split Options	Origination	Allows user to split loans.
Check Affordability	Origination + Processing	Calculating repayment capacity on income, expense and liabilities.
Multiproduct loan application	Origination + Processing	Applicant can apply multiple products concurrently in a single origination.
Income clubbing features	Origination	Allows Joint applicant in secured loans with income clubbing options.
Guarantor Loans	Origination	Allows secondary collateral as guarantee.
Lien Marking	Processing + Core	Allows unsecured products like personal loans & credit card to work as secured.
Repayment schedule	Core/ Processing	Built-in repayment calculator to generate repayment schedule.
Approval Matrix Management	Admin	Configure Limit Approval Matrix based on approved credit policy.
Limit Approval Levels	Admin	Configure Approval Levels based on approved credit policy.

Scan to view full list of features

About XD

Xpert Digital (XD) is an ISO-certified, award-winning digital banking and digital lending implementation partner for global banks. With a proven track record of serving over 100 million users worldwide, XD has successfully implemented digital solutions for over 40 top-tier banks across 22 countries. XD takes pride in having a dedicated team of 200+ expert digital banking consultants, possessing deep expertise in Retail, Corporate, SME and Digital Lending solutions.

XD's innovative and modern delivery methodology, **digitalworkx©**, is a proprietary and pre-built accelerator factory designed to streamline the digital transformation process. This unique delivery methodology reduces risk, accelerates time-to-market by 50%, and ensures a seamless transition to a digital-first banking model.

With well-established Global Centers of Excellence (COEs), XD offers on-site and offshore solutions to its global clientele through a 220+ team, operating from its headquarters in Dubai, UAE with regional offices in Muscat, Johannesburg, Karachi, Addis Ababa, Jakarta, Singapore, and Sydney.

Xpert Digital

Delivering **Exceptional** Digital Experiences

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